

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$500.00** per month for a period of **48** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

☐ The attorney for the Debtor will be paid the base fee of \$4,500.00. The Attorney has received \$_____ from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☒ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs.

The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. ☒ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Yadkin County Tax Collector	\$416.61
Yadkin County Tax Collector	\$526.74
Yadkin County Tax Collector	\$561.24
Yadkin County Tax Collector	\$534.12
Yadkin County Tax Collector	\$1,101.72
Yadkin County Tax Collector	\$1,046.44
Yadkin County Tax Collector	\$916.72
Yadkin County Tax Collector	\$961.32
Yadkin County Tax Collector	\$890.77
Yadkin County Tax Collector	\$809.29
Yadkin County Tax Collector	\$1,372.16
Yadkin County Tax Collector	\$686.72

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
LVNV Funding, LLC	529 S. Mineral Springs Drive Jonesville, NC 28642 Yadkin County Debtors believe that the value of the residence is \$50,000.00 given significant repairs that are needed instead of the tax value of \$85,123.00.	R	Y	\$61.22	\$0.00	T

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Aaron's Inc.	Dryer	\$195.00	N	\$24.00	\$35.00	\$10.26	0%
Aaron's Inc.	Washer	\$0.00	N	\$210.57	\$38.99	\$0.00	0%
Southeastern Cars & Parts	2011 Hyundai Sonata GLS 119,200 miles	\$5,625.00	N	\$3,501.22	\$300.00	\$296.05	0%
Southeastern Cars & Parts	2001 Dodge Ram 1500	\$295.00	N	\$0.00	\$35.00	\$15.53	0%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **September 12, 2017**

/s/ Clyde R. Cash

Clyde R. Cash 12898 - NC

Attorney for the Debtor

Address: **110 Oakwood Drive, Suite 300
Winston Salem, NC 27103**

Telephone: **336-725-2900**

State Bar No. **12898 - NC**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
)	
Greg Sterling Bryant)	NOTICE TO CREDITORS
Linda Michelle Bryant)	AND
)	PROPOSED PLAN
SS# <u>xxx-xx-7125</u>)	
SS# <u>xxx-xx-5217</u>)	Case No. _____
Debtor(s))	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
226 S. Liberty Street
Winston-Salem, NC 27101

Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115

Aaron's Inc.
d/b/a Aaron's
471 CC Camp Road
Elkin, NC 28621

Blue Trust Loans
c/o Hummingbird Funds
CPO PO 1754
Hayward, WI 54843

Blue Trust Loans
c/o Hummingbird Funds
9790 N. County Road K, Suite 3
Hayward, WI 54843

Capital One
PO Box 85619
Richmond, VA 23285-5619

Capital One
PO Box 30253
Salt Lake City, UT 84130

Capital One
15000 Capital One Drive
Richmond, VA 23238

County of Yadkin & Town of Jonesville
c/o Mark D. Bardill, Esquire
PO Box 25
Trenton, NC 28585

Credit Bureau
Attn: Officer or Managing Agent
PO Box 26140
Greensboro, NC 27402-6140

Gavin G. Harrell, DDS
c/o Interstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106

Gentry Family Funeral Service, Inc.
c/o J. Gregory Matthews, Esquire
PO Box 937
Yadkinville, NC 27055

Grand Canyon University
3300 W. Camelback Road
Phoenix, AZ 85017

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

LVNV Funding, LLC
c/o Lee C. Rogers, Esquire
PO Box 52508
Durham, NC 27717

NC Dept. of Revenue
Central Collection Unit
PO Box 1168
Raleigh, NC 27602-1168

North Carolina Department of Commerce
Division of Employment Security
PO Box 26504
Raleigh, NC 27611

Southeastern Cars & Parts
14446 Elkin Highway 268
Ronda, NC 28670

Surry County Housing Consortium
c/o Office of the County Manager
118 Hamby Road, Suite 329
Dobson, NC 27017

Surry County Housing Consortium
c/o Piedmont Triad Regional Council
Attn: Home Program
1398 Carrollton Crossing Drive
Kernersville, NC 27284

United Consumer Financial Services
865 Bassett Road
Westlake, OH 44145

US Dept. of Education
PO Box 4222
Iowa City, IA 52244

US Dept. of Education/ECMC
PO Box 16408
St Paul, MN 55116

US Dept. of Education/Great Lakes
2401 International Lane
Madison, WI 53704

US Dept. of Education/Great Lakes
PO Box 7860
Madison, WI 53707

Yadkin County Tax Collector
PO Box 1669
Yadkinville, NC 27055

Yadkin River Radiology PA
c/o Stern Recovery Services
415 N. Edgeworth Street, Suite 210

Greensboro, NC 27401

**Yadkin River Radiology PA
c/o Stern Recovery Services
415 N. Edgeworth Street, Suite 210
Greensboro, NC 27401**

Date: **September 12, 2017**

/s/ Clyde R. Cash

Clyde R. Cash 12898 - NC